taken to get these vacated. Recovery of arrears, especially in the bigger cases, is closely monitored at all levels.

ADB Loan to Gujarat

*492. DR. A.K. PATEL :
SHRIMATI BHAVNABEN DEVRAJ BHAI CHIKHALIA :

Will the Minister of FINANCE be pleased to state :

(a) whether the Asian Development Bank has evinced interest in extending loan to the State of Gujarat;

(b) if so, the details thereof; and

(c) the sectors in which this loan is likely to be utilised sectorwise?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) to (c). For the present, Asian Development Bank has evinced interest in extending possible loan assistance for the "Gujarat Public Sector Resource Management Programme". The details, including the loan amount will be known after the negotiations are finalised and the agreement is signed.

ADB have agreed in principle to extend Technical Assistance to Government of Gujarat for undertaking studies in the following areas viz., Gujarat Public Sector Resource Management., Gujarat Industrial Investment Corporation., Gujarat State Power Sector.

[Translation]

Investment in Maharashtra from Bank Deposits

*493. SHRI NAMDEO DIWATHE :
PROF. RASA SINGH RAWAT :

Will the Minister of FINANCE be pleased to state :

(a) whether eighteen per cent of the money deposited in nationalised banks in Maharashtra is invested in the State while the Thirty two per cent is invested on projects of national level;

(b) the detailed position in regard thereto, State-wise; and

(c) the steps being taken or proposed to be taken in order to bring Maharashtra and other States at par with the national level and to improve the situation in the country as a whole?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (c). The Reserve Bank of India has reported that as on 31.3.1996, the outstanding deposits of nationalised banks in Maharashtra were Rs. 44,014 crores and the advances stood at Rs. 34,384 crores, yielding a Credit Deposit Ratio (CDR) of 78.1 percent as compared to 54.2 percent at the all-India level. The CDR in a particular State or region depends not only on the efforts made by the banks but various other factors including the credit absorption capacity, infrastructural support and overall policy framework in the State. The State-wise details is given in the attached Statement.

The Reserve Bank of India had set up Task Forces to ascertain the reasons for low CD ratio in Bihar, Uttar Pradesh, West Bengal, Rajasthan, Kerala and Pondicherry. The Task Forces of all the States have already submitted their reports which have been discussed in the respective State Level Bankers Committees (SLBCs) for implementation of the recommendations. In order to improve the credit absorption capacity, the Task Forces, in general, stressed the need for improving infrastructural facilities, consolidation of land holdings, development of markets, early detection and rehabilitation of sick industrial units, land development, promotion of small scale industries, financing of minor irrigation schemes and allied activities. In respect of States/Union Territories where CD ratio was low and at the same time, specific Task Forces were not constituted, the convenor banks of SLBCs were advised to convene special meetings to discuss and take the appropriate steps to improve the position.

STATEMENT

Credit-Deposit Ratio for Nationalised Banks as at the end of March, 1996

State/Union Territory	Credit:Deposit Ratio (%)
Haryana	42.0
Himachal Pradesh	25.6
Jammu & Kashmir	23.4
Punjab	39.9
Rajasthan	48.9
Chandigarh	44.5
Delhi	50.0
Arunachal Pradesh	16.5
Assam	41.3
Manipur	73.9